

In re:  
Viviana M. Caraballo  
Debtor

Case No. 18-18099-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 10, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db	+ Viviana M. Caraballo, 732 Longshore Avenue, Philadelphia, PA 19111-4325
14244842	+ Eastern Revenue Inc, ATTN: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
14244847	+ Jeanes Hospital, 7600 Central Avenue, Philadelphia, PA 19111-2499
14244848	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14244850	+ PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14244851	+ Philadelphia Fcu, 425 Phillips Blvd, Ewing, NJ 08618-1430
14249286	+ Philadelphia Federal Credit Union, C/O KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 11 2023 00:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14244835	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 11 2023 00:25:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14333774	Email/Text: megan.harper@phila.gov	Feb 11 2023 00:25:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14244838	Email/Text: megan.harper@phila.gov	Feb 11 2023 00:25:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14244839	Email/Text: megan.harper@phila.gov	Feb 11 2023 00:25:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14244836	+ Email/Text: ecf@ccpclaw.com	Feb 11 2023 00:25:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14244840	+ Email/Text: bankruptcy@philapark.org	Feb 11 2023 00:25:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14245216	Email/Text: mrdiscen@discover.com	Feb 11 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14244841	+ Email/Text: mrdiscen@discover.com	Feb 11 2023 00:25:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14244843	+ Email/Text: EBN@edfinancial.com	Feb 11 2023 00:25:00	EdFinancial Services, Attn: Bankruptcy, PO Box 36008, Knoxville, TN 37930-6008
14244844	^ MEBN		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Feb 10, 2023

Form ID: 138OBJ

Total Noticed: 28

		Feb 11 2023 00:20:30	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
14244845	^ MEBN	Feb 11 2023 00:20:33	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14244846	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 11 2023 00:25:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14271514	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2023 00:25:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14243415	+ Email/PDF: rmscedi@recoverycorp.com	Feb 11 2023 00:25:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14244849	Email/Text: bankruptcygroup@peco-energy.com	Feb 11 2023 00:25:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14272093	+ Email/Text: BKelectronicnotices@cenlar.com	Feb 11 2023 00:25:00	Philadelphia Federal Credit Union, C/O Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14244852	+ Email/Text: bankruptcy@philapark.org	Feb 11 2023 00:25:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
14244853	+ Email/PDF: gecscedi@recoverycorp.com	Feb 11 2023 00:25:46	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14244854	Email/Text: DASPUBREC@transunion.com	Feb 11 2023 00:25:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14244837	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Philadelphia Federal Credit Union bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Feb 10, 2023

Form ID: 138OBJ

Total Noticed: 28

on behalf of Creditor Synchrony Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Philadelphia Federal Credit Union bkgroup@kmlawgroup.com

MICHAEL A. CIBIK

on behalf of Debtor Viviana M. Caraballo mail@cibiklaw.com cibiklawpc@jubileebk.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Viviana M. Caraballo  
Debtor(s)

Case No: 18-18099-elf  
Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/10/23